



# Monthly Mortgage Summary

NEW HOME

## Georgia Department of Banking & Finance ~ Non-Depository Financial Institutions Division Monthly Summary of Mortgage Activities for the Period Ending July 2011

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### Georgia Residential Mortgage Act Fee Reminder

The \$10.00 per loan fees required by O.C.G.A. Section 7-1-1011(b)(2) and Department Rule 80-5-1-.04 are due **no later than September 1, 2011**, for residential mortgage loans closed during the period January 1, 2011, through June 30, 2011. A \$10.00 fee will be due if the loan is a residential mortgage loan as defined in the Georgia Residential Mortgage Act (GRMA), and if a security deed, a modification of a security deed or other form of modification of a security interest is recorded.

Financial institutions, mortgage licensees and registrants that act as the collecting agent (including brokers who table fund and collect the fee) must submit the fees and file the fee statement before the deadline to avoid fines and possible administrative action.

**GRMA per loan fee reporting / remittance must be completed on-line through the Department's secure website. Reporting is required even if no residential mortgage loans were made and no fees are due.** To avoid fines for failure to report / remit GRMA fees, reporting must be completed by the deadline noted above.

With the on-line payment process, the Department accepts either ACH drafts on a checking account or payments by Visa, MasterCard, AmericanExpress, or DiscoverCard credit cards. Reporting and fee payment must be done on-line from our secure website at: <https://bkgfin.dbf.state.ga.us/GRMAFee.html>.

**IMPORTANT NOTE:** The Department adopted final rules on August 1, 2011, including a change to the fine authorized in Department Rule 80-11-3-.01(13) for late filing of the online fee statement forms. Effective August 22, 2011, the fine will be reduced from \$1,000 to \$100 per occurrence. There will be no waivers of fines assessed if the online form and fee payment (where applicable) has not been submitted by the September 1st deadline referenced above.

## NDFI Outreach

### AND UPCOMING SPEAKING ENGAGEMENTS

- ❖ Deputy Commissioner for Non-Depository Financial Institutions Rod Carnes will be speaking to the Georgia Manufactured Housing Association on **Thursday, August 18th** in Forsyth, GA. He will also be speaking to the National Mortgage Learning Foundation on **Wednesday, August 24th** in Atlanta, GA.

**"Safeguarding Georgia's Financial Services"**

## Georgia Department of Banking and Finance Adopts Final Rules

On August 1, 2011, the Georgia Department of Banking and Finance adopted Final Rules. **They were filed with the Secretary of State on August 2, 2011, and will be effective 20 days thereafter, or August 22, 2011.**

These rules were proposed and distributed on June 28, 2011.

The Department received seven written comments, one concerning electronic versus paper reporting for \$10.00 per mortgage fees, one concerning the cost of a mortgage broker's license, and five concerning the consequences for mortgage loan originators that lack sponsorship for licensure. Department staff thoughtfully considered every comment that was received in response to the issuance of the proposed rules. The Department believes these Final Rules encourage safety and soundness, safe and fair mortgage lending, and conform to the law.

To view or download the Final Rules on our website, go to Laws and Regulations from our homepage (<http://dbf.georgia.gov>) and select the appropriate link for the Final Rules OR access them directly from [http://dbf.georgia.gov/vgn/images/portal/cit\\_1210/43/44/174045621DBFFinalRules\\_8-1-2011.pdf](http://dbf.georgia.gov/vgn/images/portal/cit_1210/43/44/174045621DBFFinalRules_8-1-2011.pdf)

## Continuing Education Requirements for 2012 License Renewal: Mortgage Loan Originators and Mortgage Brokers

On or before October 31, 2011, mortgage loan originators and mortgage brokers must obtain 8 hours of continuing education to renew their licenses for 2012.

Mortgage brokers and mortgage loan originators approved for licensure that obtained their pre-licensing education in 2011 do **not** have to obtain continuing education for the renewal of their licenses in 2012.

Continuing education obtained by mortgage loan originators for license renewal must be:

- ◆ taken for the required number of hours in the following areas of study:
  - ♦ 3 hours in federal law and regulations;
  - ♦ 2 hours in ethics, which shall include instruction on fraud, consumer protection and fair lending issues;
  - ♦ 2 hours in training related to lending standards for the nontraditional loan product marketplace; and
  - ♦ 1 hour in coursework that covers changes made to the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000, and its corresponding regulations.
- ◆ approved by the Nationwide Mortgage Licensing System and Registry ("NMLSR") and offered by an authorized person or entity;
- ◆ taken in a classroom setting or on-line; and
- ◆ acquired on January 1, 2011, through October 31, 2011.

Similarly, mortgage brokers licensed by the Department must obtain 8 hours of approved continuing education between January 1, 2011, through October 31, 2011. Mortgage brokers also licensed as mortgage loan originators are only required to obtain 8 hours of continuing education in the areas designated above.

Mortgage brokers that are not licensed as mortgage loan originators must obtain a minimum of 8 hours of continuing education in areas that include the mortgage brokering process; federal mortgage law, rules, and regulations; Georgia

## Continuing Education Requirements for 2012 License Renewal: Mortgage Loan Originators and Mortgage Brokers *(continued)*

*(Continued from page 2)*

residential mortgage law, rules and regulations; mortgage loan applications and required supporting documentation; fraud; ethics; and/or any other topic pertinent to the operation of a mortgage brokering business in Georgia. At least 1 hour of continuing education must be obtained by in coursework that is concentrated on fraud detection and prevention.

To find out when and where necessary course work will be offered to satisfy Georgia's continuing education requirements, mortgage licensees should visit the NMLSR website at

<http://mortgage.nationwidelicensingsystem.org/profreq/education/Pages/default.aspx>.

## 2012 License / Registration Renewal Timeline for Mortgage Lenders, Mortgage Brokers and Mortgage Loan Originators

Beginning on November 1, 2011, through December 1, 2011, mortgage lenders, mortgage brokers, and mortgage loan originators seeking to renew their licenses/registrations for calendar year 2012 must do so by making applications on the Nationwide Mortgage Licensing System and Registry ("NMLSR"). To do so, an applicant must update his/her/its MU documents on the NMLSR to reflect any changes in responses previously provided and pay the requisite renewal fee. Licensed mortgage brokers and mortgage loan originators also must be able to demonstrate that 8 hours of continuing education were acquired in the appropriate course work during January 1, 2011, through October 31, 2011.

Any licensed mortgage broker or mortgage loan originator that makes a timely application for renewal but obtains the requisite continuing education hours on November 1, 2011, through December 1, 2011, also must pay late continuing education fees to **both** the NMLSR and the Department.

A mortgage license/registration that is not renewed by December 1, 2011 may be considered for late renewal from December 2, 2011, through December 31, 2011, if a proper application is made through the NMLSR. This includes paying late fees to **both** the Department and the NMLSR, as well as a renewal fee; updating one's MU documents on the NMLSR, and, for licensed mortgage brokers and mortgage loan originators, demonstrating compliance with continuing education requirements.

In addition to the foregoing, any licensed mortgage broker or mortgage loan originator renewing during this late period that did not obtain the proper number and type of continuing education hours between January 1, 2011, and October 31, 2011, **also** must pay late fees to **both** the NMLSR and the Department for continuing education hours obtained on November 1, 2011, through December 31, 2011.

**PLEASE NOTE THAT UNLIKE PRIOR YEARS, THERE WILL BE NO LICENSE/REGISTRATION REINSTATEMENT PERIOD AFTER DECEMBER 31, 2011.** If a mortgage license/registration is not renewed by that day, it will expire by operation of law effective January 1, 2012.

Should this occur, a mortgage loan originator with an expired Georgia license may not engage in any mortgage loan originator activities unless and until such time as a new application for licensure is made **and** granted by the Department.

## 2012 License / Registration Renewal Timeline for Mortgage Lenders, Mortgage Brokers and Mortgage Loan Originators

*(Continued from page 3)*

Similarly, a mortgage broker or mortgage lender with an expired license/registration may not conduct licensed mortgage activity—nor may any of the mortgage loan originators employed by them do so on their behalf—unless and until such time as the mortgage broker or mortgage lender again becomes properly licensed/registered.

If any mortgage licensee/registrant has questions about the timelines in place for renewal applications, please send them to the Department by e-mail to [renewal@dbf.state.ga.us](mailto:renewal@dbf.state.ga.us).

### ADMINISTRATIVE ACTIONS

#### Cease and Desist Orders Which Became Final

- **Cantaro Secured Opportunities Fund, LLC, Austin, TX (license# 30447)** - Order to Cease and Desist issued 06/10/2011 became final 07/12/2011.
- **Carol Leticelia Jones, Duluth, GA (license# 23410)** - Order to Cease and Desist issued 06/14/2011 became final 07/13/2011.
- **Jones & Veal Mobile Homes, Inc., Waycross, GA (license# 14467)** - Order to Cease and Desist issued 06/08/2011 became final 07/07/2011.
- **Narain, Sookrani Sattie, Ft. Lauderdale, FL** - Order to Cease and Desist issued 05/03/2010 became final 07/21/2011.
- **Professional Lending, LLC, LaGrange, GA (license# 13104)** - Order to Cease and Desist issued 06/29/2011 became final 07/28/2011.
- **Starr, Glenn aka Glinn Starr, Dacula, GA** - Order to Cease and Desist issued 06/23/2011 became final 07/27/2011.

#### Final Consent Orders

- **Belanger, Judith, Houston, TX** - Consent Order issued 07/21/2011 became final. 07/21/2011
- **Callicott, Terilyn Haney, Jacksonville, FL** - Consent Order issued 07/21/2011 became final 07/21/2011.
- **Cornerstone Mortgage Company (Texas) dba Brayden Capital Home Loans, Houston, TX (license# 21877)** - Consent Order issued 07/21/2011 became final 07/21/2011.

## ADMINISTRATIVE ACTIONS

### Final Consent Orders (continued)

- **Homeowners Mortgage of America, Inc. dba Foundation Financial Group, Atlanta, GA (license# 14389)**  
- Consent Order issued 07/21/2011 became final 07/21/2011.
- **Laird, Marcus, Houston, TX** - Consent Order issued 07/21/2011 became final 07/21/2011.
- **Narain, Sookrani Sattie, Ft. Lauderdale, FL** - Consent Order issued 07/21/2011 became final 07/21/2011.
- **Nations Funding Source, Inc., Ft. Lauderdale, FL (license# 22049)** - Consent Order issued 07/21/2011 became final 07/21/2011.
- **Scott, Paul Vincent, Jacksonville, FL** - Consent Order issued 07/21/2011 became final 07/21/2011.
- **Williams, Kris, Jacksonville, FL** - Consent Order issued 07/21/2011 became final 07/21/2011.

### License Denials

LICENSE APPLICATIONS DENIED IN JULY 2011						
IDNUM	NMLS#	APPLICATION TYPE	NAME	CITY	ST	DENIED
32130	392857	Mortgage Loan Originator	David Lamar Hoskins	Canton	MI	07/12/2011
25624	195544	Mortgage Loan Originator	Shalonne Williams	Macon	GA	07/27/2011
TOTAL: 2						



### HOLIDAY CLOSING

This is a reminder that the Department will be closed on Monday, September 5th for Labor Day.

## Fine Information

Information regarding fines assessed against a specific licensee for which there is no pending administrative action, is available on an individual licensee basis by submitting a written request to the following e-mail address: dbfmort@dbf.state.ga.us

### FINE REASON

- |                                                           |                                            |
|-----------------------------------------------------------|--------------------------------------------|
| 1 Licensee fined for Hiring a Felon                       | 1 Licensee fined for Books and Records     |
| 1 Licensee fined for Failure to Perform Background Checks | 1 Licensee fined for Miscellaneous / Other |

### LICENSEES/REGISTRANTS EXPIRED, WITHDRAWN OR SURRENDERED IN JULY 2011

GRMA#	NMLS#	CODE	NAME	CITY	ST	WITHDRAWN	EXPIRED	SURRENDERED
20360	2248	LD	First Ohio Lending, Inc.	INDEPENDENCE	OH	07/06/2011		
12784	158990	BD	Real Estate Custom Finance, Inc.	KENNESAW	GA	07/08/2011		
30867	372128	OD	Christopher Nyle Mann	Dallas	TX	07/08/2011		
32192	323102	OD	Michael David Martin	High Point	NC	07/08/2011		
21673	183349	BD	Lotus Financial, LLC	CUMMING	GA	07/19/2011		
28032	23164	OD	Craig William Olzak	Canton	MI	07/20/2011		
28360	20334	OD	Sean Alastair Vick	Brooklyn	NY	07/20/2011		
30332	312780	OD	Martell Lamar Thorpe	Lathrup Village	MI	07/20/2011		
31393	376096	OD	Daniel Donald Krueger	Chesterfield	MI	07/20/2011		
30048	108670	BD	Remington Mortgage, Inc.	Bingham Farms	MI	07/28/2011		
30508	121691	OD	Joshua Marc Stern	Bloomfield Hills	MI	07/28/2011		
30529	121440	OD	Todd Vernon Chunn	Commerce Township	MI	07/28/2011		
31595	392438	OD	Aisha Evans	Drexel Hill	PA	07/28/2011		
17950	155079	BD	Financial Planning Partners, Inc.	MARIETTA	GA	07/29/2011		
20130	169846	BD	American Mortgage Solutions, Inc.	SUWANEE	GA	07/29/2011		
23660	93361	BD	Brian A. Cole & Associates, Ltd.	LAKEWOOD	OH	07/29/2011		
25057	149722	OD	Brandi Rene Ellerman	Columbia	MO	07/29/2011		
28038	27950	OD	Matthew Raymond Thompson	Howell	MI	07/29/2011		
14467	172752	BD	Jones & Veal Mobile Homes, Inc.	WAYCROSS	GA		07/07/2011	
30447	332032	LD	Cantaro Secured Opportunities Fund, LLC	AUSTIN	TX		07/12/2011	
23410	167735	BD	Carol L. Jones	Riverdale	GA		07/13/2011	
29355	205641	OD	Michelle Andrea Monroe	Stone Mountain	GA		07/27/2011	
13104	170435	LD	Professional Lending, LLC	LAGRANGE, GA 30240	GA		07/28/2011	
22049	6032	BD	Nations Funding Source, Inc.	FT. LAUDERDALE	FL			07/21/2011

**TOTAL: 24**



**MORTGAGE BROKER, LENDER AND PROCESSOR  
LICENSEES/REGISTRANTS APPROVED OR REINSTATED IN JULY 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
18080	149220	B	Newpoint Mortgage Corporation	LAWRENCEVILLE	GA	01/24/2003	07/15/2011
31863	421483	B	Jeremy Todd Padgett	REIDSVILLE	GA	07/01/2011	
31710	138464	B	Bills.com, LLC	SAN MATEO	CA	07/15/2011	
32549	771904	B	1st Rate Mortgage Services LLC	WHITE	GA	07/15/2011	
32442	717229	B	Ace Mortgage, LLC	SANDERSVILLE	GA	07/22/2011	
32315	121398	L	LCS Servicing, LLC	CENTENNIAL	CO	07/01/2011	
32182	458287	L	Military Family Home Loans, LLC	DES MOINES	IA	07/15/2011	
32219	474000	L	Edward Jones Mortgage, LLC	DES MOINES	IA	07/15/2011	
32253	490683	L	Homeservices Lending, LLC	MINNEAPOLIS	MN	07/15/2011	
32254	458409	L	Metro Home Mortgage, LLC	DES MOINES	IA	07/15/2011	
32255	458208	L	AIReS Mortgage Solutions, LLC	DES MOINES	IA	07/15/2011	
32263	458540	L	Premia Mortgage, LLC	DES MOINES	IA	07/15/2011	
32262	459084	L	WFS Mortgage, LLC	DES MOINES	IA	07/22/2011	
32087	75243	L	Paramount Residential Mortgage Group, Inc.	CORONA	CA	07/29/2011	
32220	458336	L	Ashton Woods Mortgage, LLC	ALPHARETTA	GA	07/29/2011	
32551	645585	L	Credit Union Financial Services, LLC	COVINGTON	GA	07/29/2011	

**TOTAL: 16**

**LICENSE STATUS CHANGE INDICATORS & MORTGAGE LICENSE CODES— (In Tables)**

License Status Indicators		(MBCODE) - Mortgage License Codes	
*	Upgrade Broker to Lender	B	Broker
#	Upgrade Lender to Registrant	P	Processor
+	Downgrade Lender to Broker	L	Lender
•	Downgrade Registrant to Lender	R	Registrant
		O	Originator

**MORTGAGE LOAN ORIGINATOR LICENSEES  
APPROVED OR REINSTATED IN JULY 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL	
						APPROVAL	REINSTATED
26484	111945	O	Tracy Jean Morgan	Mission Viejo	CA	07/23/2010	07/01/2011
29478	182292	O	Craig Prus	Cohutta	GA	06/18/2010	07/08/2011
26142	182306	O	Patrick Joseph Thompson	Peachtree City	GA	04/23/2010	07/22/2011
26683	262414	O	Sally Ann Thompson	Atlanta	GA	07/23/2010	07/29/2011
28129	258503	O	David Lavar Jacobs	Canton	GA	07/01/2011	
28345	26534	O	Cory James Smith	Jacksonville	FL	07/01/2011	
32364	525763	O	Carolyn Sue Hoops	Marietta	GA	07/01/2011	
32402	453972	O	Wesley Carlisle Woodruff	Smyrna	GA	07/01/2011	
32445	583479	O	Jamie Marie Burton	Indianapolis	IN	07/01/2011	
32447	364284	O	Michael H. Hammonds	McDonough	GA	07/01/2011	
32458	585485	O	Joyce Marie Ewart	Grosse Pointe Woods	MI	07/01/2011	
32472	544364	O	Melanie Rebecca Serigney	Atlanta	GA	07/01/2011	
32477	565586	O	Ryan Michael Beeler	Fairview Park	OH	07/01/2011	
32480	190982	O	Mary Ann Laird	DES MOINES	IA	07/01/2011	
32489	292799	O	Sarah Jayne Arnesen	Berkley	MI	07/01/2011	
32490	242660	O	MANSOOR NADDER KHATEMI	HIGHLAND VILLAGE	TX	07/01/2011	
32492	665272	O	Andrew Robert Mulhall	Marietta	GA	07/01/2011	
32496	472573	O	Cynthia Moody Jones	Hahira	GA	07/01/2011	
32502	346619	O	Lauren Ashley Sawyer	Columbia	SC	07/01/2011	
32503	504819	O	John Thomas Ward	PLANO	TX	07/01/2011	
32504	415111	O	Joseph Bagby Zucht	Kansas City	MO	07/01/2011	
32506	673316	O	Harrison Chase Hinson	Atlanta	GA	07/01/2011	
32510	32770	O	Nicholas Ryan Stewart	Warren	MI	07/01/2011	
32513	585483	O	Christa Michelle Choma	Grosse Pointe Farms	MI	07/01/2011	
32514	132923	O	Paige Janette Darnall	Stilwell	KS	07/01/2011	
32516	420311	O	Melissa Hahn	Avon Lake	OH	07/01/2011	
32523	411250	O	Matthew James Kelly	Middletown	RI	07/01/2011	
32524	177260	O	William Michael King	FRISCO	TX	07/01/2011	
32526	641632	O	Paul Anthony Edward Mcbean	frisco	TX	07/01/2011	
32527	381917	O	James Benjamin OKeefe	Taunton	MA	07/01/2011	
32529	152428	O	peter john gardikes	Columbus	OH	07/01/2011	
32531	262568	O	Jason Matthew Gardner	Jacksonville	FL	07/01/2011	
32533	546357	O	Franchesca Justine Harper	McDonough	GA	07/01/2011	
32534	28144	O	Brian Christopher Jahnsen	columbia	MO	07/01/2011	
32536	546523	O	Michelle Lynn Presley	Fayetteville	GA	07/01/2011	
32544	376094	O	Mark Steven Kleitch	Troy	MI	07/01/2011	
32545	618796	O	Matthew Lance McDonald	McDonough	GA	07/01/2011	
32546	182046	O	Elizabeth Burks Scarborough	Louisville	KY	07/01/2011	
32554	424662	O	Jamey Michael Vidal	Tampa	FL	07/01/2011	
31875	389571	O	Jose A. Serrano	Suwanee	GA	07/07/2011	
24794	50345	O	Brooke Cody	Anaheim	CA	07/08/2011	
25171	250165	O	Sam Rumi	Irvine	CA	07/08/2011	
31148	3497	O	COLIN H. HART	AURORA	CO	07/08/2011	



**MORTGAGE LOAN ORIGINATOR LICENSEES  
APPROVED OR REINSTATED IN JULY 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL	
						APPROVAL	REINSTATED
32294	69221	O	James Henry Davies, Jr.	Cornelius	NC	07/08/2011	
32377	498438	O	Robert Matthew Parker, Jr.	Clarksville	GA	07/08/2011	
32381	477957	O	Stephen Jay Elliston	Plano	TX	07/08/2011	
32390	9931	O	Louis Anthony Reda	Ladera Ranch	CA	07/08/2011	
32448	523128	O	Etienne Lemont Lacey	Indianapolis	IN	07/08/2011	
32451	378996	O	Kelly Elizabeth Parrish	Baker	LA	07/08/2011	
32475	206717	O	Becky Lynne Herndon	Valdosta	GA	07/08/2011	
32482	362441	O	Tania Mariela Meranda	Westfield	IN	07/08/2011	
32525	621925	O	Patrick Michael McCarthy	Dublin	OH	07/08/2011	
32537	214605	O	Mustafa Munib Rabie	Altadena	CA	07/08/2011	
32539	316404	O	Kenneth Edward Rose	Orange Park	FL	07/08/2011	
32552	305948	O	George Sami Akel	Jacksonville	FL	07/08/2011	
32556	415054	O	Gary Patrick Foster	Overland Park	KS	07/08/2011	
32557	681378	O	Kyle Andrew Major	Charlotte	NC	07/08/2011	
32562	713754	O	Kurt Michael Hayer	Troy	MI	07/08/2011	
32564	216860	O	Justin Edward Meier	ATLANTA	GA	07/08/2011	
32567	695860	O	Kevin Zaeri	Atlanta	GA	07/08/2011	
32570	411225	O	Kyle Robert Casey	Bristol	RI	07/08/2011	
32573	420800	O	Nathaniel Bernard LaHaie	Shawnee	KS	07/08/2011	
32580	713741	O	Clement Nicholas Barney	Rochester hills	MI	07/08/2011	
32582	713747	O	Martin Robert Dobson	Eastpointe	MI	07/08/2011	
32584	713750	O	Erik Wesley Ertzbischoff	Harrison Township	MI	07/08/2011	
32585	713753	O	Jacque David Gorris	Southgate	MI	07/08/2011	
32586	713756	O	Michael Victor Hnatiuk	Dearborn	MI	07/08/2011	
32588	420309	O	Kevin Francis Keane, Jr.	North Royalton	OH	07/08/2011	
32589	713761	O	Bryan Gilbert Kimbrell	Detroit	MI	07/08/2011	
32593	275950	O	Todd Michael Sklarek	Cuyahoga Falls	OH	07/08/2011	
32190	596587	O	William Thomas Hill, III	Woodstock	GA	07/15/2011	
32193	527586	O	Johnathan Donald Moore	West Des Moines	IA	07/15/2011	
32197	609107	O	Donna Rawlins Casteel	Snellville	GA	07/15/2011	
32199	609067	O	Brian Douglas Cueny	Alpharetta	GA	07/15/2011	
32202	609104	O	Randolph H. Gibson, III	Atlanta	GA	07/15/2011	
32207	609143	O	Marie Couture Pike	Dunwoody	GA	07/15/2011	
32208	609105	O	Alissa Williams Sanders	Atlanta	GA	07/15/2011	
32212	609108	O	James P. Malone	Marietta	GA	07/15/2011	
32214	115888	O	Anne Johlen Murgel	Coraopolis	PA	07/15/2011	
32222	533036	O	Robert Edward Fisher, III	Pittsburgh	PA	07/15/2011	
32232	525568	O	Nathaniel Ryan Forsythe	clive	IA	07/15/2011	
32246	628322	O	Robert Patrick Murphy	West Des Moines	IA	07/15/2011	
32287	370594	O	Bryant Joseph Guidry	Snellville	GA	07/15/2011	
32318	8748	O	Lore Sue Boczar	Sterling Heights	MI	07/15/2011	
32319	12755	O	Joseph Allan Ciaramitaro	Waterford	MI	07/15/2011	
32320	194695	O	Rebecca Gluzman	coraopolis	PA	07/15/2011	

**MORTGAGE LOAN ORIGINATOR LICENSEES  
APPROVED OR REINSTATED IN JULY 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
32325	12686	O	Michael Vincent Polonski	Waterford	MI	07/15/2011	
32400	561867	O	Tammy Ray Rivard	Centerville	MN	07/15/2011	
32427	562058	O	Jamarr Taj Matthews	Charlotte	NC	07/15/2011	
32430	156096	O	RONALD PATRICK IMBRECHT	Franklin	TN	07/15/2011	
32431	289263	O	Cameron Kuili Pinpherk	Fountain Valley	CA	07/15/2011	
32436	360560	O	Kimson Mark Hollibaugh	Costa Mesa	CA	07/15/2011	
32473	143086	O	RICHARD MICHAEL TITUS	PHILADELPHIA	PA	07/15/2011	
32479	583490	O	Ryan Patrick Gregg	Zionsville	IN	07/15/2011	
32481	315061	O	Tracey Elizabeth Long	Atlanta	GA	07/15/2011	
32507	180381	O	COREY EARL JOHNSON	MISSION VIEJO	CA	07/15/2011	
32528	108672	O	Michael Thomas Pond	Fort Mill	SC	07/15/2011	
32543	371917	O	Andrea Louise Kelley	Marietta	GA	07/15/2011	
32547	627384	O	Travis G. Telkamp	Richfield	MN	07/15/2011	
32553	217786	O	Elliot Ian Dubin	Dunwoody	GA	07/15/2011	
32560	537289	O	Mark Thomas Boeding	Ankeny	IA	07/15/2011	
32566	302683	O	Brandon John Worthington	Knoxville	TN	07/15/2011	
32571	588530	O	Dennis Ray Johnson	Urbandale	IA	07/15/2011	
32574	393438	O	Henry Martin Srader	Carrollton	GA	07/15/2011	
32576	70380	O	Peter Frederick Zomick	Cornelius	NC	07/15/2011	
32581	462233	O	Marcus Todd Cospers	Maysville	GA	07/15/2011	
32595	372008	O	David Leland Spalding	Carmichael	CA	07/15/2011	
32613	450893	O	Kent Bradley Crawford	McDonough	GA	07/15/2011	
32619	544408	O	Joseph D. Weiss	Woodstock	GA	07/15/2011	
32627	413254	O	Samuel Edwin Thompson	Waleska	GA	07/15/2011	
32628	283417	O	Mark Anthony Vasquez	Henderson	NV	07/15/2011	
28636	155935	O	Celeste Yvonne Grubbs	Lawrenceville	GA	07/22/2011	
32203	603741	O	Jefferson Lindsay Hart	Marietta	GA	07/22/2011	
32204	609109	O	Marie England Jarrard	Hampton	GA	07/22/2011	
32293	647448	O	COURTNEY KATHLEEN DEAY	Clive	IA	07/22/2011	
32323	351148	O	Bernard Leon Humphrey	novi	MI	07/22/2011	
32392	36798	O	Jeffrey Michael Toll	Rochester Hills	MI	07/22/2011	
32411	380455	O	Anthony M. Oliveri	Briarcliff Manor	NY	07/22/2011	
32467	449606	O	Kevin Arthur Shields	Acworth	GA	07/22/2011	
32509	493795	O	Jeffrey John Sickeler	Woodstock	GA	07/22/2011	
32583	613161	O	Richard Jason English	Jacksonville	FL	07/22/2011	
32590	349984	O	Gary Robert Manning	El Dorado Hills	CA	07/22/2011	
32594	646259	O	Jack G. Slaby, II	Lafayette	IN	07/22/2011	
32596	453983	O	Cheryl Ann Staley	Sacramento	CA	07/22/2011	
32597	623921	O	Cassie Nicole Syme	Ponte Vedra Beach	FL	07/22/2011	
32602	691043	O	Kenton Dale Chadwick	Atlanta	GA	07/22/2011	
32603	177429	O	Miguel Dominguez	Clinton Township	MI	07/22/2011	
32604	160948	O	David Gary Gowen	Cumming	GA	07/22/2011	
32605	713755	O	Brian Christopher Hejka	Dearborn Heights	MI	07/22/2011	

**MORTGAGE LOAN ORIGINATOR LICENSEES  
APPROVED OR REINSTATED IN JULY 2011**

GRMA#	NMLS#	CODE	NAME	CITY	ST	ORIGINAL APPROVAL	REINSTATED
32608	713764	O	Nicholas Paul Matijega	Canton	MI	07/22/2011	
32610	8858	O	Michael Harry Reese	West Creek	NJ	07/22/2011	
32614	394168	O	J. T. Galloway	Shawnee	KS	07/22/2011	
32622	646367	O	Christopher Alan Davies	Linton	IN	07/22/2011	
32624	713752	O	Megan Nichole Frasier	Ann Arbor	MI	07/22/2011	
32625	499854	O	Stephen Martin Knoll	Canton	GA	07/22/2011	
32632	178103	O	Carol Hospers Hairelson	ROANOKE	TX	07/22/2011	
32634	655567	O	Paul Duke Shin	McKinney	TX	07/22/2011	
32639	217478	O	Michael John Brazier	Port Deposit	MD	07/22/2011	
32642	713788	O	Gay Ann Guyitt	Oxford	MI	07/22/2011	
32645	619451	O	Nels Russell Seastrom	Lewisville	TX	07/22/2011	
32646	449799	O	Lucas Damien Shafer	Fayette	MO	07/22/2011	
32647	107275	O	Ross C. Shapiro	Bethesda	MD	07/22/2011	
32650	713744	O	Frank Matthew Buzolits	Royal Oak	MI	07/22/2011	
32652	713762	O	Danielle Rae Krozek	Eastpoine	MI	07/22/2011	
27099	180730	O	Brian Patrick DeSmedt	Philadelphia	PA	07/29/2011	
27749	277811	O	DAVID LANE WRIGHT	ALPHARETTA	GA	07/29/2011	
30228	283327	O	Gloria L. Iparraguirre	Hollywood	FL	07/29/2011	
32196	609100	O	Vilaysone Noke Butler	Atlanta	GA	07/29/2011	
32416	597582	O	John Edward Goss	Saint Paul	MN	07/29/2011	
32435	197495	O	Joshua Thomas Guagliardo	Baton Rouge	LA	07/29/2011	
32457	18429	O	Wanda Faye Atkins	Antioch	TN	07/29/2011	
32459	207937	O	Lana Ewing	Cypress	TX	07/29/2011	
32478	348021	O	William Arlen Foster	Jacksonville Beach	FL	07/29/2011	
32500	162594	O	Sharon Elisabeth O'Dell	ACWORTH	GA	07/29/2011	
32515	507778	O	Jason Scott Gardella	Milton	GA	07/29/2011	
32517	8531	O	Jay Martin Steren	Wailea	HI	07/29/2011	
32532	544515	O	Catherine Gooch-Coolidge	Brunswick	GA	07/29/2011	
32559	646303	O	Bradley Matthew Rissler	Indianapolis	IN	07/29/2011	
32591	375718	O	Eric Andrew Scheinfeldt	Irving	TX	07/29/2011	
32612	609093	O	Cheryl L. Costello	Atlanta	GA	07/29/2011	
32615	531600	O	Mary Ann McKnight	Alpharetta	GA	07/29/2011	
32641	546303	O	CHARLES DAVID FORD	White	GA	07/29/2011	
32653	424715	O	Jacob James Lenard	Sterling Heights	MI	07/29/2011	
32656	546337	O	WHITNEY LEE FITE	Marietta	GA	07/29/2011	
32659	713763	O	Jeanette Lynn Lewis	Bloomfield Hills	MI	07/29/2011	
32661	713813	O	Andrew Franklin Norman	Charlotte	NC	07/29/2011	
32662	460082	O	RICKEY WILLIAM SMITH	Guyton	GA	07/29/2011	
32665	713784	O	Agostino Roberto Vitiello	Fraser	MI	07/29/2011	
32669	658734	O	David Franklin Bailey	Flower Mound	TX	07/29/2011	

**TOTAL: 169**

## CUSTOMER SERVICE STARS FOR THE MONTH OF JULY

It is the Department's goal to provide excellent customer service by meeting and exceeding the expectations of our customers. Along those lines, we would like to recognize the following individuals for going above and beyond in serving our customers:

**Applications Analyst Irene Harper** – The Department received comments from a customer stating: "I just wanted to say that Irene Harper was and still is a great asset within your organization. She made my transition as simple as could be to my new company. Once again I would like for you to know how much we appreciate her. Thank you Irene Harper!"

**Senior Financial Examiner Betty Thomas and her Mortgage Examination Team** – The Department received comments from a customer stating: "We wanted to take the opportunity to thank the Department for all their help during our review. Ms. Thomas and her team were more than generous with their time and were very helpful throughout the exam process."

**CONGRATULATIONS AND GREAT JOB TO THIS MONTH'S  
CUSTOMER SERVICE STARS!!**



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*The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers/processors, lenders and loan originators, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.*

*Our MISSION is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.*

*Our VISION is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.*

*Our Motto is: "Safeguarding Georgia's Financial Services"*

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